

Fill in this information to identify the case:

Debtor 1 WALTER JUNIOR WALDON

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia
(State)

Case number 16-70183-PWB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Cabana Series III Trust

Last 4 digits of any number you use to identify the debtor's account: 6 2 3 3 Court claim no. (if known): 4

Property address: 375 Rippling Brook Trace
Number Street

Palmetto, GA 30268
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(h)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 08/01/2018 through 08/01/2019 @ \$617.60 each (a) \$ 8,028.80
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. Unapplied Suspense: - \$358.42 (c) \$ 7,670.38

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

08 / 01 / 2018
MM / DD / YYYY

Debtor:

WALTER JUNIOR WALDON

First Name

Middle Name

Last Name

Case number (if known)

16-70183-PWB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

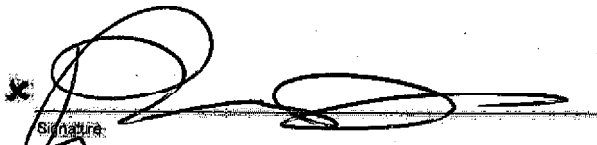
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

Signature:  Date: 08/05/2019
Print: Raymond Valderrama Title: AVP, Bankruptcy
First Name Middle Name Last Name
Company: BSI Financial Services

If different from the notice address listed on the proof of claim to which this response applies:

Address: _____
Number Street
City State ZIP Code

Contact phone () - Email



| Loan Information | |
|---------------------|-----------------------|
| Loan # | 2 |
| Borrower | Waldon |
| BK Case # | 16-70188 |
| Date Filed | 11/09/2016 |
| First Post Retition | |
| Due Date | 12/1/2016 |
| POC Covers | 02/01/15 - 11/01/2016 |

| Date | Amount Recd | Post Pct Due Date | Contractual Due Date | Amnt Due | Over/Short | Suspense Credit | Suspense Debit | Suspense Balance | APD Credit | APD Debit | APD Suspense Balance | APD Paid to Date | POC At as Credit | IOE Debit | FCC Suspense Balance | POC Paid to Date | Comments |
|------------|--|--------------------|----------------------|-------------|-------------|-----------------|----------------|------------------|------------|-----------|----------------------|------------------|------------------|-----------|----------------------|------------------|----------|
| 5/14/2018 | APR Fee & APD Generated by the system on 5/14/2018 at 10:00 AM | 5/14/2018 | 5/14/2018 | \$24,438.40 | \$24,438.40 | | | | | | | | | | | | |
| 4/15/2018 | 31,750.00 | 4/15/18 3:30 PM | 4/15/18 3:30 PM | \$6,175.60 | \$0.00 | | | \$0.00 | \$7,750.00 | | \$1,750.00 | \$1,750.00 | | | \$0.00 | \$0.00 | |
| 4/22/2018 | \$6,200.00 | 4/22/2018 | | \$6,175.60 | \$25.40 | \$25.40 | | \$25.40 | | | \$1,750.00 | \$1,750.00 | | | \$0.00 | \$0.00 | |
| 5/15/2018 | \$1,750.00 | 5/15/18 3:46 PM | 5/15/18 3:46 PM | \$1,750.00 | \$1,750.00 | \$1,750.00 | \$25.40 | \$25.40 | \$7,750.00 | | \$3,500.00 | \$3,500.00 | | | \$0.00 | \$0.00 | |
| 6/15/2018 | \$6,180.00 | 6/15/18 3:46 PM | | \$6,175.60 | \$0.40 | \$0.40 | | \$0.40 | | | \$3,500.00 | \$3,500.00 | | | \$0.00 | \$0.00 | |
| 7/15/2018 | \$5,400.00 | 7/15/18 8:47:15 AM | 7/15/18 8:47:15 AM | \$5,400.00 | \$5,400.00 | \$5,400.00 | \$500.00 | \$500.00 | | | \$5,400.00 | \$5,400.00 | | | \$0.00 | \$0.00 | |
| 7/16/2018 | \$5,415.56 | | | \$5,415.56 | \$5,415.56 | \$5,415.56 | \$500.00 | \$500.00 | | | \$5,415.56 | \$5,415.56 | | | \$0.00 | \$0.00 | |
| 9/7/2018 | \$4,888.39 | 9/7/2018 | | \$4,888.39 | \$4,888.39 | \$4,888.39 | \$500.00 | \$500.00 | | | \$4,888.39 | \$4,888.39 | | | \$0.00 | \$0.00 | |
| 9/11/2018 | | 9/11/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/12/2018 | | 9/12/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/13/2018 | | 9/13/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/14/2018 | | 9/14/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/15/2018 | | 9/15/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/16/2018 | | 9/16/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/17/2018 | | 9/17/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/18/2018 | | 9/18/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/19/2018 | | 9/19/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/20/2018 | | 9/20/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/21/2018 | | 9/21/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/22/2018 | | 9/22/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/23/2018 | | 9/23/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/24/2018 | | 9/24/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/25/2018 | | 9/25/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/26/2018 | | 9/26/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/27/2018 | | 9/27/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/28/2018 | | 9/28/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/29/2018 | | 9/29/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 9/30/2018 | | 9/30/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/1/2018 | | 10/1/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/2/2018 | | 10/2/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/3/2018 | | 10/3/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/4/2018 | | 10/4/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/5/2018 | | 10/5/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/6/2018 | | 10/6/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/7/2018 | | 10/7/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/8/2018 | | 10/8/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/9/2018 | | 10/9/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/10/2018 | | 10/10/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/11/2018 | | 10/11/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/12/2018 | | 10/12/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/13/2018 | | 10/13/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/14/2018 | | 10/14/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/15/2018 | | 10/15/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/16/2018 | | 10/16/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/17/2018 | | 10/17/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/18/2018 | | 10/18/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/19/2018 | | 10/19/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/20/2018 | | 10/20/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/21/2018 | | 10/21/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/22/2018 | | 10/22/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/23/2018 | | 10/23/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/24/2018 | | 10/24/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/25/2018 | | 10/25/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/26/2018 | | 10/26/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/27/2018 | | 10/27/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/28/2018 | | 10/28/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/29/2018 | | 10/29/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/30/2018 | | 10/30/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 10/31/2018 | | 10/31/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/1/2018 | | 11/1/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/2/2018 | | 11/2/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/3/2018 | | 11/3/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/4/2018 | | 11/4/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/5/2018 | | 11/5/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/6/2018 | | 11/6/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/7/2018 | | 11/7/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/8/2018 | | 11/8/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/9/2018 | | 11/9/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/10/2018 | | 11/10/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/11/2018 | | 11/11/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/12/2018 | | 11/12/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/13/2018 | | 11/13/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/14/2018 | | 11/14/2018 | | \$6,175.60 | \$6,175.60 | \$6,175.60 | \$500.00 | \$500.00 | | | \$6,175.60 | \$6,175.60 | | | \$0.00 | \$0.00 | |
| 11/15/2018 | | 11/15/2018 | | \$6,175.60 | | | | | | | | | | | | | |

CERTIFICATE OF SERVICE

This is to certify that I have served the following parties in this matter with a copy of the within and foregoing by, **unless otherwise noted**, depositing a true and correct copy in the U.S. Mail with sufficient postage affixed thereto and properly addressed as follows:

Mary Ida Townson, Esq.
Chapter 13 Trustee
Via Electronic Notice

E. L. Clark, Esq.
Attorney for Debtor
Via Electronic Notice

Walter Junior Waldon
375 Rippling Brook Trace
Palmetto, GA 30268

This 5th day of August, 2019.

/s/ Marc E. Ripps
Marc E. Ripps
Georgia Bar No. 606515

P. O. Box 923533
Norcross, GA 30010-3533
(770) 448-5377
Email: meratl@aol.com